

Through December 31, 1979, your credited service is 15 YEARS AND 11 MONTHS.
 Your contributions are:

Prior to 7-1-77 \$852.62
 7-1-77 to 10-1-79 \$839.21
 After 10-1-79 \$94.32

If you work for GM until age 65 in 2010 your estimated monthly retirement income would be:

From the Retirement Program
 — Noncontributory benefits \$891
 — Contributory benefits \$1,378*
 From Social Security
 — Yourself \$638
 — Dependent spouse at age 65 \$319
Total Monthly \$3,226

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.

Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1979

U.S. Savings Bonds (at cost)
 Diversified U.S.
 Securities @ \$179.62 \$1,410
 GM Common Stock @ \$50.25 \$8,457
 Income Fund \$3,096
 Equity Index Fund @ \$133.10
 Cash
Total \$12,964

The statement below shows your account status after the class distribution for 1976, if any. Shares of GM stock purchased with GM's contributions and with dividends during 1977, 1978 and 1979 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

	Classes Earned Out		Classes Not Earned Out		TOTALS
	Through 1976	1977	1978	1979	
Your Savings		\$2,485	7,740	\$2,969	\$8,189
1. U.S. Savings Bonds					
2. Diversified U.S. Securities		7.8547			7.8547
	UNITS	UNITS	UNITS	UNITS	UNITS
3. GM Common Stock		18.0298	22.4556	25.9816	66.6182
	SHARES	SHARES	SHARES	SHARES	SHARES
4. Income Fund			31,550.12	\$1,546.07	\$3,096.19
5. Equity Index Fund					
	UNITS	UNITS	UNITS	UNITS	UNITS
Cash Balance Plus Interest					
Purchased with Your Savings					
GM Common Stock		21.6360	27.1280	31.1779	79.9419
	SHARES	SHARES	SHARES	SHARES	SHARES
Purchased with GM Contributions					
GM Common Stock		11.2626	7.8890	2.5982	21.7498
	SHARES	SHARES	SHARES	SHARES	SHARES
Purchased with Dividends					

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Disability INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of
\$2,617 PER MONTH FOR 26 WEEKS
AND \$1,929 PER MONTH FOR THE NEXT 27 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling
\$1,646 per month to age 65. Thereafter, you may be eligible for continuing Social Security benefits of \$578 per month plus GM retirement* benefits of \$465 per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to \$434 per month from Social Security.

*Retirement benefits are projected only for employees with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employees with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

PLUS
ENTIRE EMPLOYEE STOCK OWNERSHIP
ACCOUNT BALANCE



Survivor BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$300 to an eligible survivor, for up to 24 months (\$175 if certain Social Security benefits are payable). Thereafter, if you had a spouse who, upon your death, was 1) at least age 45, or 2) whose age, when added to your years of service totaled 55 or more, \$300 a month would be paid until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of **NOT ELIGIBLE** for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefits of \$93 PER MONTH would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as \$1,012 PER MONTH.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

\$25,000 Life Insurance—spouse
\$5,000 Life Insurance—each child
ENROLLED Personal Accident Insurance

Lump-sum payments

\$61,300	Basic Life Insurance
\$154,400	Optional Life Insurance
\$12,364	Savings-Stock Purchase account
SEE (B)	Retirement Program contributions
\$255	Social Security death payment
\$976	EMPLOYEE STOCK OWNERSHIP
\$230,395	Total ACCOUNT

Plus, If death is accidental, one or more of these additional payments:

\$30,900	Extra Accident Insurance
\$30,900	Extra Accident Insurance (while on company business)
\$10,000	Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service; or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



Employee Stock Ownership PLAN

The statements herein describe your account status as of September 31, 1979. It includes charges of GM.



Employee Stock Ownership PLAN

The statement below shows your account status as of December 31, 1979. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1979 for Plan Year 1978.

ANNUAL STATEMENT OF ACCOUNT

Plan Year	Shares Purchased With				Total Shares
	GM Automatic Contribution	*Your Contribution	*GM Matching Contribution	All Dividends	
1975-1977	5.1480	1.9338	1.7024	1.6379	10.4221
1978	3.3924	2.9050	2.5298	.1743	9.0015
Total	8.5404	4.8388	4.2322	1.8122	19.4236

*Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1978, you and GM each contributed \$150.49. Based on the December 31, 1979 GM common stock price of \$50.25 the market value of your account was \$976.03.



Adding it All Up...

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS..... \$30,861
 COST OF LIVING ALLOWANCE.. \$541
 COST TO GM FOR YOUR
 BENEFITS INCLUDING \$1,588
 FOR SOCIAL SECURITY..... \$11,738
 TOTAL..... \$43,140*

* \$5,073 WILL BE PAID TO YOU FOR 4.0 WEEKS OF VACATION, 14 HOLIDAYS AND 8 SUPPLEMENTAL TIME OFF (STO) DAYS. YOU MAY TAKE UP TO 4 STO DAYS AS TIME OFF. YOU WILL RECEIVE PAY FOR THE REMAINING STO DAYS.

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts

When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.

This personal summary has been prepared for you based on information as of December 31, 1979. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents

that apply to each plan. Estimated retirement benefit levels are subject to receipt of acceptable governmental rulings related to recent program modifications.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.



1981 PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

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on your personal data as of December 31, 1980.

FEBRUARY 28, 1981

Our Corporation has been going through a very difficult period. Nevertheless, we as GM salaried employees continue to have benefit plan coverages which are among the finest in American industry. This annual summary serves to remind each of us of a personal way of the high level of protection and security that these benefit plans provide for us and our families.

Please take time to review your summary carefully. Also, take special note of the trust to General Motors of providing your benefits. It is a substantial amount and a significant part of your total compensation. But it is not just a cost to GM. It is also an investment—an investment in you—the return on which are the contributions you are making to help meet the tremendous challenges we face as a Corporation.

Robert B. Smith
Chairman



Health Care BENEFITS

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 90 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, plus charges for outpatient hospital emergency care, lab, x-ray and certain other services.

Hearings aid benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 80% for X-rays, x-rays, and extractions, and 50% for bridge-work, dentures, and tooth straightening. The maximum dental benefit is \$1000 per person per year, with a lifetime maximum of \$5000 per eligible person for tooth straightening.

Vision Care Coverage

After one year of service, benefits are provided for examination, lenses and contact frames. Total payment for each covered individual during any 12 consecutive months generally will not exceed \$1250 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages:

80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for an eligible family member. Your total out-of-pocket cost for other than outpatient psychiatric care, allergy treatment and chiropractic care would not be more than \$500 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.



Disability INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of:

\$2,474 PER MONTH FOR 12 WEEKS
AND \$1,788 PER MONTH FOR THE NEXT 48 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources: lifetime \$1,345 per month to age 39. Thereafter, you may be eligible for continuing Social Security benefits of \$654 per month plus the reduced benefits of \$9 per month payable for life.

If, in addition, you have a dependent spouse and one or more children, they would receive up to \$490 per month from Social Security.

*Retirement benefits are projected only for employees with ten or more years of credited service.

Plus

Depending on your disability and retirement status, other benefits may be payable if you are totally and permanently disabled:

- Monthly installment payments of basic life insurance following suspension of retirement disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.
- Monthly installments of Personal Accident Insurance.
- Extra account balance under GM Savings-Stock Purchase Program, including GM's contributions, PLUS:
- ENTIRE EMPLOYE STOCK OWNERSHIP ACCOUNT BALANCE.



Survivors BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the **Annuity Program**: \$300 to an eligible survivor for up to 24 months after death. If certain Social Security benefits are payable. Thereafter, if you had a spouse who, upon your death, was (1) at least age 45 or (2) whose age when added to your years of service totaled 65 or more, \$300 a month would be paid until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the **Retirement Program**:

A noncontributory benefit of **NOT ELIGIBLE** for your spouse's lifetime when insurance program survivor benefits are not payable or are waived.

(3) Contributory benefits of **\$55 PER MONTH** would begin immediately for your spouse's lifetime in lieu of return of contributions.

From **Social Security**: Social Security could pay a surviving spouse and children as much as **\$1,344 PER MONTH**. *Assumes you have been insured at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

\$5,000 Life Insurance—spouse
\$1,000 Life Insurance—each child
NOT Elected Personal Accident Insurance

Lump-sum payments

\$34,400	Basic Life Insurance
\$34,400	Optional Life Insurance
\$6,433	Savings-Stock Purchase account
\$EE (3)	Retirement Program contributions
\$4255	Social Security death payment
\$551	EMPLOYEE STOCK OWNERSHIP ACCOUNT
\$116,529	TOTAL

Plus, if death is accidental, one or more of these additional payments:
Extra Accident Insurance
Extra Accident Insurance (while on company business)
Personal Accident Insurance

Plus:

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:
1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or
2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



Retirement INCOME

Through December 31, 1980, your credited service is **7 YEARS AND 5 MONTHS**.

Your contributions are:

From 7-1-77 to 7-1-77	\$288.94
7-1-77 to 10-1-79	\$386.80
After 10-1-79	\$345.69

If you work for GM until age 65 in 2013, your estimated monthly retirement income would be:

From the Retirement Program :	
—Noncontributory benefits	\$766
—Contributory benefits	\$1,959
From Social Security :	
—Yourself	\$703
—Dependent spouse at age 65	\$332
Total Monthly	\$2,480

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced).
- Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus:

- If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):
- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.



Employee Stock Ownership PLAN

The statement below shows your account status as of December 31, 1980. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1980 for Plan Year 1979.

ANNUAL STATEMENT OF ACCOUNT

(Shares Purchased With)

Year	GM Matching Contribution	Your Contribution	GM Matching Contribution	All Dividends	Total Shares
1979-1979	5,1884			1,8269	6,7353
1979	1,0013	1,0834	9056	3264	3,0267
Year	6,6897	1,0834	9056	1,8833	9,7680

* Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market prices. For Plan Year 1979, you and GM each contributed \$8,816.61. Based on the December 31, 1980 GM common stock price of \$45.25, the market value of your account was \$441,822.



Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1980

U.S. Savings Bonds (at cost)

Overseas U.S. Securities at \$189.04

GM Common Stock at \$45.25

Income Fund

Equity Index Fund at \$177.48

Cash

Total \$6,633

The statement below shows your account status after the class distribution for 1977. If any Shares of GM stock purchased with GM's contributions and with dividends during 1978, 1979 and 1980 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

	Through 1977	1978	1979	TOTALS
Total Savings		\$2,349	\$1,077	\$3,226
1 U.S. Savings Bonds				
2 Overseas U.S. Securities		\$443	\$4,482	\$4,925
3 GM Common Stock		\$17,336	\$11,827	\$29,163
4 Income Fund			\$565.64	\$565.64
5 Equity Index Fund				
6 Cash				
Cash Market Plus Interest				
7 GM Common Stock	\$2,351	\$2,281	\$1,183	\$5,815
8 GM Common Stock	\$1,600	\$9,032	\$451	\$11,083



Adding it All Up...

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis:

YOUR SALARY	\$27,300
COST OF LIVING ALLOWANCE	\$2,392
COST TO GM FOR YOUR BENEFITS INCLUDING \$1,974 FOR SOCIAL SECURITY	\$9,703
TOTAL	\$39,395

* \$4,453 WILL BE PAID TO YOU FOR 3.0 WEEKS OF VACATION, 15 HOLIDAYS AND 9 SUPPLEMENTAL TIME OFF (STO) DAYS.

GM's cost for your benefits is more than doubled because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Reimbursement
- GM layoff or separation allowances benefits
- Suggestion Plan
- Product discounts

When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.

This personal summary has been prepared for you based on information as of December 31, 1980. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefits

program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.



1991 PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

Based on your personal data as of December 31, 1990

FEBRUARY 28, 1991

Our Corporation has been through a very difficult period. Nevertheless, we as GM continue to provide you with the same level of care and protection and security that we have always provided for us and our families.

Please take time to review your summary carefully. Also, take special note of the cost to General Motors of providing your benefits. It is a substantial amount and a significant part of your total compensation. But it is not just a cost to GM. It is also an investment - an investment in you - the return on which are the contributions you are making to help meet the tremendous challenges we face as a Corporation.

Don B. Smith
Chairman



Health Care BENEFITS

Basic Coverages

100% of the charge in excess of \$3 for each covered prescription drug charges for outpatient hospital outpatient care, lab, X-ray and certain other services.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription drug charges for outpatient hospital outpatient care, lab, X-ray and certain other services.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 85% for fillings, X-rays, and extractions, and 60% for bridges, root canals, and teeth straightening. The maximum annual benefit is \$1000 per person per year, with a lifetime maximum of \$2000 per eligible person for teeth straightening.

Vision Care Coverage

After one year of service, benefits are provided for examination, lenses and contact lenses. Total coverage for each covered individual during any 12 consecutive months generally will not exceed \$1250 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverage, 85% of any remaining medical expenses which exceed the annual deductible amount of \$500 for you or \$1000 for a family member, or \$1000 for an eligible family member. You must first pay the deductible and then the plan will pay 85% of the remaining costs. The plan will not pay for non-covered services, such as cosmetic surgery, elective sterilization, or services for which the plan does not have a contract. The plan will not pay for services for which the plan does not have a contract. The plan will not pay for services for which the plan does not have a contract.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR: BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.



Disability INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation under disability benefits of \$1,254 PER MONTH FOR 2 WEEKS AND \$1,254 PER MONTH FOR THE NEXT 45 WEEKS.

If you remain disabled, you may be eligible for continued disability benefits from several sources totaling \$1,013 per month after 27 months. You may be eligible for continued Social Security benefits of \$255 per month plus OASDI retirement benefits of 50 per month payable for life.

In addition, if you have a dependent spouse and are or were childless, you could receive up to \$496 per month from Social Security.

*Benefits payable are projected only for employees with ten or more years of credited service.

Plus—

Expenses on your disability and retirement status, when benefits may be payable if you are totally and permanently disabled.

Monthly installment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.

• Monthly installments of Personal Accident Insurance.



Survivors BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary.

Lump-sum payments

Monthly Payments*
From the Insurance Program, \$500 to an eligible survivor, for up to 24 months, if you die within 12 months of your death. If you die after 12 months, you will receive \$500 per month for the remainder of the 24 months. If you die after 24 months, you will receive \$500 per month for the remainder of the 24 months. If you die after 24 months, you will receive \$500 per month for the remainder of the 24 months.

Basic Life Insurance	\$40,500
Group-Term Life Insurance	46,436
Survivors Annuity (Purchased Insurance)	50
Retirement Program Contributions	\$255
Social Security Death Payment	\$47,391
Total	

From the Retirement Program, A non-accumulating benefit of NOT MARKETED for your retirement savings plan. If you are not a participant in the plan, you will not receive this benefit.

Plus, if death is accidental, one or more of these additional payments:
\$20,250 Extra Accidental Insurance
\$20,250 Extra Accidental Insurance (within 90 days of death)
\$20,250 Extra Accidental Insurance (within 90 days of death)

NOT ELECTED
Group-Term Life Insurance—spouse and dependent child(ren) if you die while actively employed.
Social Security Death Benefit—spouse and dependent child(ren) if you die while actively employed.
Assurance you have been awarded in last one year and your spouse is the same age as you.

Plus—
1) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
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62) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
63) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
64) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
65) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
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71) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
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94) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
95) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
96) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
97) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
98) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
99) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).
100) Group-Term Life Insurance (for your spouse and dependent child(ren) if you die while actively employed).



Retirement INCOME



Employee Stock Ownership PLAN

STANDARD



Retirement Income

Through December 31, 1980, your credited service is **2 YEARS AND 9 MONTHS**.

your contribution is:

From 7-1-77 to 7-1-78

From 7-1-78 to 7-1-79

From 7-1-79 to 7-1-80

If you work for GM until age 65 in 2020

your estimated monthly retirement income would be:

From the Retirement Program

— Retirement benefits

— Pension benefits

— Social Security

— Dependent spouse at age 65, NOT MARRIED

— Total Monthly

— Total Monthly

* IF YOU CONTRIBUTE FROM JANUARY, 1981 TO AGE 65,

Estimated retirement benefits are based on:

- The assumption that you cannot pay any way the same cost retirement.
- Retirement payments for your lifetime only if you elect a survivor option, benefits would be reduced. Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM before an employee option between ages 65 and 69, when your age and credited service total less than 85:

- You may take your Savings-Stock Purchase Program account in a lump sum, or current part of your account to a lifetime annuity.
- Your health care coverage will be continued for you if elected.
- A portion of your life insurance and Personal Accident Insurance may be continued for your life. Reduced Optional Life Insurance may be continued until age 70.

Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1980

U.S. Savings Bonds (at cost).....

Securities @ 0187.06.....

GM Common Stock @ 545.25.....

GM Common Stock @ 545.25.....

GM Common Stock @ 545.25.....

GM Common Stock @ 545.25.....

GM Common Stock @ 545.25.....

GM Common Stock @ 545.25.....

GM Common Stock @ 545.25.....

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GM Common Stock @ 545.25.....

GM Common Stock @ 545.25.....

GM Common Stock @ 545.25.....

ANNUAL STATEMENT OF ACCOUNT

THROUGH 1977	1978	1979	1980
5377	51,782	52,150	54,309

The statement below shows your account status after the class distribution for 1977. If any shares of GM stock purchased with GM's contributions and also deducted during 1978, 1979 and 1980 are subject to being "swept out" in accordance with the terms of the Program.

Total.....

Total.....

Total.....

Total.....

Total.....

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Total.....

Total.....

Total.....

Total.....

Total.....

NOT ELECTED PURCHASE PROGRAM MEMBER

GM (not used) CO.



Employee Stock Ownership PLAN

The statement below shows your account status as of December 31, 1980. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1981 for Plan Year 1979.

ANNUAL STATEMENT OF ACCOUNT

Share purchases:

Plan Year	GM Common Stock Purchases	Voluntary Contributions	GM Matching Contributions	Total
1979	107,410,316			
1980				
1981				

* Although the election conducted by GM to match your voluntary contribution, if any, is the same, the number of shares received by your account may be different because the shares are purchased at different times at different market prices. For Plan Year 1979, you and GM each contributed \$100.00 on the December 31, 1980 GM common stock price of \$100.00.

Adding it All Up...

The combined GM Benefits Plan is specifically to the total net you receive for the year you do (in an attached table).

YOUR SALARY IS..... \$20,213
COST OF LIVING ALLOWANCE.. \$2,392
COST TO GM FOR YOUR BENEFITS INCLUDING \$1,503
FOR SOCIAL SECURITY..... \$6,536
TOTAL..... \$27,541*

* \$3,173 WILL BE PAID TO YOU FOR 2.5 WEEKS OF VACATION, 15 HOLIDAYS AND 9 SUPPLEMENTAL TIME OFF (STTO) DAYS.

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Pension Retirement Plan
- GM benefit or reinsurance advance benefits
- Supplemental Plan
- Profit sharing

When you add it all up, it is an impressive package — a package with a value to you that goes well beyond its cost.

program must be determined under the legal documents that apply to each plan.

The personal summary has been prepared for you based on information as of December 31, 1980. Every effort has been made to give you figures that are accurate and up to date. Since you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefits.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimated only if you earned less than the maximum amount subject to Social Security taxes. Your Social Security benefits may be lower than the amounts shown above.



1983 PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

PREPARED FOR:

Based on your personal data as of December 31, 1982

Over the years General Motors has enjoyed tremendous prosperity -- prosperity that has been shared with employees through jobs that provide high pay and generous benefits. But, as you know, economic conditions changed and these are not yet prosperous times. Nevertheless, we continue to remain highly competitive with other major companies in our employee benefit programs, and in most respects are second to none in North America.

Your benefit program coverages represent a significant part of your total compensation and a very large portion of GM's cost structure. Because of their importance, this 1983 Personal Benefit Summary has been developed for you. In reviewing it, I hope that you will see how the Corporation's investment in you translates to opportunity and protection for you and your family. It is also a reflection of how this company values its salaried employees who are second to none.

Chairman

HEALTH CARE BENEFITS

Basic Medical Care

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription.

100% of the charges for outpatient hospital emergency care, laboratory services, x-rays, and certain other services.

100% of the charges for hearing aids, including tests to measure hearing loss. Also, an allowance is provided for tests to determine the appropriate hearing aid.

Dental Care

While you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

Vision Care

Benefits are provided for examination, lenses and certain frames. Your copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical

For expenses not paid by your basic coverages:

80% of most remaining medical expenses which exceed the annual deductible amount of \$125 for you or an eligible family member, or \$250 for two or more eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care, allergy treatment and chiropractic care) would not be more than \$1,125 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR:
BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

RETIREMENT BENEFITS

Through December 31, 1992, your credited service is **9 YEARS AND 11 MONTHS**.

Your contributions are:

Prior to 7-1-77	\$275.94
7-1-77 to 10-1-79	\$640.80
After 10-1-79	\$1,094.89

If you work for GM until age 65 in 2015 your estimated monthly retirement income would be:

From the Retirement Program	
— Noncontributory benefits	\$825.00
— Contributory benefits	\$1,430.00*
From Social Security	
— Yourself	\$847.00
— Dependent spouse at age 65	NOT MARRIED
Total Monthly	\$3,102.00

Estimated retirement benefits are based on the assumption that your current pay will stay the same until retirement. Retirement payments are for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your Life Insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be continued until age 70.

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

DISABILITY INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of

**\$2,913 PER MONTH FOR 13 WEEKS AND
\$1,901 PER MONTH FOR THE NEXT 40 WEEKS.**

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling
\$1,666 per month to age **42**. Thereafter, you may be eligible for continuing Social Security benefits of **\$729** per month plus GM retirement* benefits of **\$474** per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$365** per month from Social Security.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- Monthly installment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

* PLUS ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.

* Retirement benefits are projected only for employees with ten or more years of credited service.

INCOME SECURITY

IF YOU ARE LAID OFF, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$1,092.33** UNDER THE LAYOFF BENEFIT PLAN FOR **6 MONTHS**. THEREAFTER, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$873.86** FOR **6 MONTHS**. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY GM PAY RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

INVESTMENT PLANS

Savings-Stock Purchase Program

Total Value of your Account at the end of 1982

U.S. Savings Bonds (at cost)
Diversified U.S.
Securities @
GM Common Stock @ \$62.62 \$12,089
Income Fund \$8,231
Equity Index Fund @ \$205.32 \$2,083
Cash
Total \$22,403

The statement below shows your account status.
Shares of GM stock purchased with GM's contributions
and with dividends on GM's contributions during 1980,
1981 and 1982 are subject to being "earned out" in
accordance with the terms of the Program.

YOUR SAVINGS FROM 1/1/82
THROUGH 7/31/82 = \$1,992.00.

ANNUAL STATEMENT OF ACCOUNT

		Classes Earned Out		Classes Not Earned Out		TOTAL
		Through 1979	1980	1981	1982	
Your Savings		\$2,556	\$2,919	\$3,209	\$3,425	\$12,109
Purchased with Your Savings and charges on Your Savings	1. U.S. Savings Bonds					
	2. Diversified U.S. Securities					
	3. GM Common Stock		29.9285	34.5537	38.1045	102.5867
	4. Income Fund	\$4,397.20	\$1,958.30	\$1,875.76		\$8,231.26
	5. Equity Index Fund				10.1471	10.1471
Cash Balance Plus Interest						
Purchased with GM Contributions	GM Common Stock		32.5489	20.7323	22.8625	76.1437
	GM Common Stock		8.5869	4.2865	1.4365	14.3099

Employee Stock Ownership Plan

The statement below shows your account status as of December 31, 1982. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1982 for Plan Year 1981.

ANNUAL STATEMENT OF ACCOUNT

Plan Year	Shares Purchased With				Total Shares
	GM Automatic Contribution	*Your Contribution	*GM Matching Contribution	All Dividends	
1979-1980	9.2035			2.6943	11.8978
1981	3.0067			.0302	3.0369
Total	12.2102			2.7245	14.9347

*Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1981, you and GM contributed Based on the December 31, 1982 GM common stock price of \$62.62 the market value of your account was \$935.29.

Personal Retirement Income Plan

You may contribute up to \$2000 annually (\$2250 if you have a non-working spouse, \$4000 if you have a working spouse who earns at least \$2000 annually) to an Individual Retirement Account (IRA). Through the convenience of payroll deductions, you can make contributions to the Personal Retirement Income Plan, sponsored by Putnam Fund Distributors, Inc. The amount you contribute is deductible from your gross income for Federal tax purposes. If you enrolled in the Personal Retirement Income Plan an annual statement of your account has been provided to you by Putnam.

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments would be made to your beneficiary

Monthly Payments*

From the Insurance Program:

\$300 to an eligible survivor, for up to 24 months (\$175 if certain Social Security benefits are payable). Thereafter, your spouse who, upon your death, was 1) at least age 45, or 2) whose age, when added to your years of service, totals 55 or more, would be paid \$300 a month until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

A noncontributory benefit of **NOT MARRIED**

for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived. Contributory benefits of **NOT MARRIED**

would begin immediately for your spouse's lifetime in lieu of return of contributions.

From Social Security:

Social Security could pay a surviving spouse and children as much as **NOT MARRIED**

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

NOT ELECTED Life Insurance—spouse

NOT ELECTED Life Insurance—each child

Contributory Personal Accident Insurance, which provides additional coverage for death, dismemberment, and certain other conditions resulting from bodily injury sustained in an accident, also is available to you.

Lump-sum payments

\$70,800 Basic Life Insurance

NOT ELECTED Optional Life Insurance

\$22,403 Savings-Stock Purchase Program

\$2,012 Retirement Program contributions

\$255 Social Security death payment

\$935 EMPLOYEE STOCK OWNERSHIP

\$96,405 Total

Plus, if death is accidental:

\$35,400 Extra Accident Insurance

\$35,400 Extra Accident Insurance (while on company business)

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years or more of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).

ADDING IT ALL UP

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS.....	\$30,420
COST OF LIVING ALLOWANCE..	\$4,534
BENEFITS INCLUDING \$2,341	
FOR SOCIAL SECURITY.....	\$9,562
TOTAL.....	\$44,516*

* YOU ARE ELIGIBLE FOR 3.5 WEEKS OF VACATION, AND 11 HOLIDAYS IN 1983, AT A COST OF \$3,831 TO GM.

GM's cost for your benefits is even higher than indicated, because you enjoy many benefits for which costs have not been calculated for this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- New Vehicle Purchase Program

This personal summary has been prepared for you based on information as of December 31, 1982. Every effort has been made to give you figures that are accurate and up to date.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.

INVESTMENT PLANS

Savings-Stock Purchase Program

Total Value of your Account at the end of 1982

U.S. Savings Bonds (at cost)
Diversified U.S. Securities @
GM Common Stock @
Income Fund
Equity Index Fund @
Cash
Total

The statement below shows your account status. Shares of GM stock purchased with GM's contributions and with dividends on GM's contributions during 1980, 1981 and 1982 are subject to being "earned out" in accordance with the terms of the Program.

NOT ELECTED

ANNUAL STATEMENT OF ACCOUNT

		Classes Earned Out		Classes Not Earned Out		TOTAL
		Through: 1979	1980	1981	1982	
Your Savings						
Purchased with Your Savings and earnings on Your Savings	1. U.S. Savings Bonds					
	2. Diversified U.S. Securities	UNITS	UNITS	UNITS	UNITS	UNITS
	3. GM Common Stock	SHARES	SHARES	SHARES	SHARES	SHARES
	4. Income Fund					
	5. Equity Index Fund	UNITS	UNITS	UNITS	UNITS	UNITS
	Cash Balance Plus Interest					
Purchased with GM Contributions	GM Common Stock	SHARES	SHARES	SHARES	SHARES	SHARES
	GM Common Stock	SHARES	SHARES	SHARES	SHARES	SHARES

Employee Stock Ownership Plan

The statement below shows your account status as of December 31, 1982. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1982 for Plan Year 1981.

ANNUAL STATEMENT OF ACCOUNT

Shares Purchased With

Plan Year	GM Automatic Contribution	*Your Contribution	*GM Matching Contribution	All Dividends	Total Shares
1975-1980	11.7164	3.2434	2.7974	4.8483	22.6055
1981	3.0066	2.2831	2.7108	.0600	8.0605
Total	14.7230	5.5265	5.5082	4.9083	30.6660

*Although the amount contributed by GM to match your voluntary contribution, if any, is the same, the number of shares allocated to your account may be different because the shares are purchased at different times at different market costs. For Plan Year 1981, you and GM contributed \$258.24. Based on the December 31, 1982 GM common stock price of \$62.62 the market value of your account was \$1,920.46.

Personal Retirement Income Plan

You may contribute up to \$2000 annually (\$2250 if you have a non-working spouse, \$4000 if you have a working spouse who earns at least \$2000 annually) to an Individual Retirement Account (IRA). Through the convenience of payroll deductions, you can make contributions to the Personal Retirement Income Plan, sponsored by Putnam Fund Distributors, Inc. The amount you contribute is deductible from your gross income for Federal tax purposes. If you

RETIREMENT BENEFITS

(part 3) Pg 15 of 26

Through December 31, 1982, your credited service is **12 YEARS AND 5 MONTHS**.

Your contributions are:

Prior to 7-1-77	\$358.56
7-1-77 to 10-1-79	\$790.20
After 10-1-79	\$1,297.05

If you work for GM until age 65 in **2012**, your estimated monthly retirement income would be:

From the Retirement Program	
—Noncontributory benefits	\$806.00
—Contributory benefits	\$1,693.00*
From Social Security	
—Yourself	\$835.00
—Dependent spouse at age 65	\$418.00
Total Monthly	\$3,752.00

Estimated retirement benefits are based on the assumption that your current pay will stay the same until retirement. Retirement payments are for your lifetime only (If you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your Life Insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be continued until age 70.

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

DISABILITY INCOME**Monthly Payments**

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of

**\$3,258 PER MONTH FOR 26 WEEKS AND
\$2,160 PER MONTH FOR THE NEXT 27 WEEKS.**

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling **\$1,903** per month to age **65**. Thereafter, you may be eligible for continuing Social Security benefits of **\$706** per month plus GM retirement* benefits of **\$539** per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$353** per month from Social Security.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- Monthly installment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

* **PLUS ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.**

*Retirement benefits are projected only for employees with ten or more years of credited service.

INCOME SECURITY

IF YOU ARE LAID OFF, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$1,221.70** UNDER THE LAYOFF BENEFIT PLAN FOR **6 MONTHS**. THEREAFTER, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF **\$977.36** FOR **18 MONTHS**. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY GM PAY RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

EMPLOYEES WITH 15 OR MORE YEARS OF SERVICE AT THE TIME OF LAYOFF (10 OR MORE YEARS IF THE LAYOFF IS DUE TO A PLANT CLOSING) MAY BE ELIGIBLE TO RECEIVE INCOME PROTECTION PLAN BENEFITS AFTER LAYOFF BENEFIT PLAN PAYMENTS END. BENEFITS CAN CONTINUE UNTIL RETIREMENT, OR UP TO AGE 62, WHICHEVER COMES FIRST. DEPENDING ON YEARS OF SERVICE, SEMI-MONTHLY INCOME WOULD RANGE FROM 50% TO 60% OF BASE PAY AND COLA AS OF THE LAST DAY WORKED, INCLUDING ANY EARNINGS AND STATUTORY BENEFIT ENTITLEMENT.

SURVIVOR BENEFITS (part 3) Pg 16 of 26

In the event of your death while employed by GM, the following payments would be made to your beneficiary:

Monthly Payments*

From the Insurance Program:

\$300 to an eligible survivor, for up to 24 months (\$175 if certain Social Security benefits are payable). Thereafter, your spouse who, upon your death, was 1) at least age 45, or 2) whose age, when added to your years of service, totals 55 or more, would be paid \$300 a month until the earlier of age 62, remarriage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

A noncontributory benefit of **NOT ELIGIBLE**

for your spouse's lifetime when Insurance

Program survivor benefits are not payable or are waived.

(B) Contributory benefits of **\$148 PER MONTH**

would begin immediately for your spouse's lifetime in lieu of return of contributions.

From Social Security:

Social Security could pay a surviving spouse and children as much as **\$1,277 PER MONTH**.

* Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

\$50,000 Life Insurance—spouse

\$10,000 Life Insurance—each child

Contributory Personal Accident Insurance, which provides additional coverage for death, dismemberment, and certain other conditions resulting from bodily injury sustained in an accident, also is available to you.

Lump-sum payments

\$79,100 Basic Life Insurance

\$197,700 Optional Life Insurance

Savings-Stock Purchase Program

SEE (B) Retirement Program contributions

\$255 Social Security death payment

\$1,920 EMPLOYEE STOCK OWNERSHIP

\$278,975 Total

Plus, if death is accidental:

\$39,550 Extra Accident Insurance

\$39,550 Extra Accident Insurance (while on company business)

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years or more of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).

ADDING IT ALL UP

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS	\$34,560
COST OF LIVING ALLOWANCE	\$4,534
BENEFITS INCLUDING \$2,391	
FOR SOCIAL SECURITY	\$11,752
TOTAL	\$50,846*

* YOU ARE ELIGIBLE FOR 3.5 WEEKS OF VACATION, AND 11 HOLIDAYS IN 1983, AT A COST OF \$4,285 TO GM.

GM's cost for your benefits is even higher than indicated, because you enjoy many benefits for which costs have not been calculated for this statement. These include:

- Salary continuation payments
- GM layoff or separation allowance benefits
- Unemployment and Workers Compensation
- Suggestion Plan
- Tuition Refund Plan
- New Vehicle Purchase Program

This personal summary has been prepared for you based on information as of December 31, 1982. Every effort has been made to give you figures that are accurate and up to date.

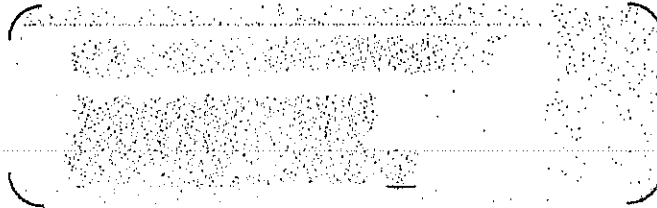
Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown above.



1983 PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

PREPARED FOR:



Based on your personal data as of December 31, 1982

Over the years General Motors has enjoyed tremendous prosperity — prosperity that has been shared with employees through jobs that provide high pay and generous benefits. But, as you know, economic conditions changed and these are not yet prosperous times. Nevertheless, we continue to remain highly competitive with other major companies in our employee benefit programs, and in most respects are second to none in North America.

Your benefit program coverages represent a significant part of your total compensation and a very large portion of GM's cost structure. Because of their importance, this 1983 Personal Benefit Summary has been developed for you. In reviewing it, I hope that you will see how the Corporation's investment in you translates to opportunity and protection for you and your family. It is also a reflection of how this company values its salaried employees who are second to none.

Chairman

HEALTH CARE BENEFITS

Basic Medical Care

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription.

100% of the charges for outpatient hospital emergency care, laboratory services, x-rays, and certain other services.

100% of the charges for hearing aids, including tests to measure hearing loss. Also, an allowance is provided for tests to determine the appropriate hearing aid.

Dental Care

While you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

Vision Care

Benefits are provided for examination, lenses and certain frames. Your copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical

For expenses not paid by your basic coverages:

80% of most remaining medical expenses which exceed the annual deductible amount of \$125 for you or an eligible family member, or \$250 for two or more eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care, allergy treatment and chiropractic care) would not be more than \$1,125 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR:
BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

INLAND DIVISION
BOX 1224
DAYTON, OH 45401



PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

Based on your personal data as of December 31, 1983

The benefit coverages provided for you are a measure of the Corporation's appreciation for your contribution to GM's outstanding success in 1983. This was a year we can all be proud of. As a year of record sales and profits. As a year in which your share of the profits has been shared with our salaried employees.

As you study your 1984 Personal Benefit Summary, I feel confident the Corporation's continuing commitment to you as a member of our salaried workforce is evident.

[Signature]
General

HEALTH CARE BENEFITS

Basic Medical Care

- 100% of reasonable room, board, and other hospital charges for up to 365 days in an approved facility (self-pay)
- 100% of approved charges for surgery, hospital care, medical hospital visits, and consultations
- 50% of the charges in excess of \$1 for dental covered procedures
- 100% of the charges for independent medical emergency care, laboratory services, x-rays, and certain other services
- 100% of the charges for preventive care, including tests to measure hearing loss. Also, an allowance is provided for tests to determine the appropriate hearing aid.

Dental Care

While you are actively at work, the plan pays 100% of fees for examination and cleaning, 80% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$400 per person per year for teeth straightening.

Vision Care

Benefits are provided for eyeglasses and contact lenses. Your copayment for each covered individual during any 12 consecutive months generally will not exceed \$150 for covered services and materials.

Major Medical

Part A covers hospital care, and Part B covers medical services. The annual deductible amount of \$125 for you or an eligible family member, or \$250 for two or more eligible family members. Your initial out-of-pocket cost for other than covered psychiatric care, kidney treatment, and chiropractic care would not be more than \$1,125 per year for each individual, unless for \$35,000 maximum deductible amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

RETIREMENT BENEFITS

Through December 31, 1983, your current service is 19 years, 11 months, and 11 days.

Your contributions are:

Personal 1983 \$234.74

Employer 1983 \$566.76

After 1983 \$1,513.49

If you retire (normal age 65 or 60), your estimated monthly retirement benefit would be:

Normal retirement benefit \$770.80

Contributory benefits \$1,266.89

From Social Security \$826.30

Your total \$2,864.89

Estimated Social Security benefit \$826.30

Total Monthly \$3,691.19

Estimated retirement benefits are based on the assumption that your current pay will stay the same until retirement. Retirement payments are for your lifetime only. If you elect a survivor annuity, benefits would be reduced.

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus:

• You retire after GM except at normal age 65 and 60 when your age and credited service total less than 30.

• You only take your savings stock certificate.

• You have not elected a lump-sum payment or current year's profit sharing plan.

• Your health and dental coverage will be continued for your lifetime.

• A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be continued until age 70.

DISABILITY INCOME

Monthly Payments

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of \$1,100 PER MONTH FOR 24 WEEKS AND \$1,100 PER MONTH FOR THE NEXT 27 WEEKS.

If you cannot disprove, you may be eligible for continuing disability benefits from several sources, totaling \$1,436 per month for you. After that, you may be eligible for continuing Social Security benefits of \$786 per month plus GM retirement benefits of \$827 per month payable for life.

If adding of you have a dependent spouse and one or more children they could receive up to \$348 per month from Social Security.

Plus

Depending on your age, income, and dependent status, other benefits may be payable if you are totally and permanently disabled:

• Monthly continuation payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.

• Monthly continuation of Personal Accident Insurance.

• Life insurance from GM Savings Stock Purchase Program, including GM's contribution.

• PLUS ENTIRE EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.

*Retirement benefits are payable only to persons 65 or older at time of retirement.

INCOME SECURITY

IF YOU ARE Laid Off, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF \$1,094.20 UNDER THE LAYOFF BENEFIT PLAN FOR 6 MONTHS. THEREAFTER, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF \$1,072.15 FOR 18 MONTHS. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY UNPAID RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

EMPLOYEES WITH 15 OR MORE YEARS OF SERVICE AT THE TIME OF LAYOFF CAN, ON THE LAST DAY OF THE LAYOFF, elect to have their salary continuation payments reduced to \$1,072.15. EMPLOYEES WITH 15 OR MORE YEARS OF SERVICE AT THE TIME OF LAYOFF MAY BE ELIGIBLE TO RECEIVE INCOME PROTECTION PLAN BENEFITS AFTER LAYOFF BENEFIT PLAN PAYMENTS END. BENEFITS CAN CONTINUE UNTIL RETIREMENT, OR UP TO AGE 65, WHICHEVER COMES FIRST. DEPENDING ON YEARS OF SERVICE, SEMI-MONTHLY INCOME WOULD RANGE FROM \$50 TO \$1,000 PER MONTH. PAY AND COLA AS OF THE LAST DAY WORKED, INCLUDING ANY EARNINGS AND STATUTORY BENEFIT ENTITLEMENT.

Savings Stock Purchase Program

Through December 31, 1983, your account at the end of 1983:

1. Savings Stock (in cash)

2. Dividends (in cash)

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ANNUAL STATEMENT OF ACCOUNT

Through December 31, 1983

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Employe Stock Ownership Plan

The statement below shows your account status as of December 31, 1983. It includes shares of GM common stock purchased with any voluntary contributions you made, and with matching contributions made by GM, during 1983 for Plan Year 1982.

ANNUAL STATEMENT OF ACCOUNT

Shares Purchased With:

1. Savings Stock (in cash)

2. Dividends (in cash)

3. Dividends (in cash)

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dividend on the December 31, 1991 \$38 common stock price of \$73.66. The market value of these shares was \$652.62. Based on the December 31, 1991 \$58 common stock price of \$42.25, the market value of 15,447 shares was \$650.75.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR: DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

RETIREMENT BENEFITS

Through December 31, 1984, your credited service is **5 YEARS AND 6 MONTHS**.

Your contributions are:

Prior to 7-1-77
7-1-77 to 10-1-78
After 10-1-78

If you were to die at age 65 on 12-31-2020, your estimated monthly retirement income would be:

From the Retirement Program	8,992.00
— Noncontributory benefits	8,992.00
— Survivor's benefits	8,992.00
From Social Security	8,992.00
— Yourself	8,992.00
— Retirement spouse at age 65	8,992.00
Total Monthly	17,984.00

IF YOU CONTRIBUTE FROM JANUARY, 1985 TO AGE 65.

DISABILITY INCOME

Monthly Payments

If you become disabled you may be eligible to receive disability continuation and/or disability benefits of:

\$2,518 PER MONTH FOR 13 WEEKS AND \$1,036 PER MONTH FOR THE NEXT 40 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling:

\$1,461 per month to age 39. Thereafter, you may be eligible for continuing Social Security benefits of \$608 per month plus GIL retirement benefits of \$420 per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to \$420 per month from Social Security.

Plus

Depending on your disability and retirement status, other benefits may be payable if you are totally and permanently disabled:

- Monthly installment payments of basic life insurance following expiration of extended disability benefits because you are less than 10 years of credited service when you become totally and permanently disabled.
- Monthly payments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.

PLUS EMPLOYEE STOCK OWNERSHIP ACCOUNT BALANCE.

* Retirement benefits are calculated only for employees with ten or more years of credited service.

INCOME SECURITY

IF YOU ARE LATE OFF, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF \$466.81 UNDER THE LAYOFF BENEFIT PLAN FOR 6 MONTHS. THEREAFTER, YOU ARE ELIGIBLE FOR SEMI-MONTHLY PAYMENTS OF \$773.65 FOR 6 MONTHS. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY PAY RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

WAS	1.5615	NOT APPLICABLE	10261	1.5966	0.732
WAS	4.7164	1.4113	15569	8.3683	4.112

Based on the December 31, 1984 GM Cashier Stock Office of \$78.06 the implied value of these shares was \$532.62. Based on the December 31, 1984 GM Cashier Stock Office of \$42.25 the implied value of these shares was \$17.38. The total market value of your account was \$618.05.

Personal Retirement Income Plan

You may contribute up to \$200 annually (less if you have a non-working spouse, \$100 if you have a working spouse who earns at least \$200 annually) in an individual retirement account (IRA). Through the convenience of payroll deductions, you can make contributions to this Personal Retirement Income Plan, sponsored by General Motors. The amount you contribute is deducted from your gross income for Federal tax purposes. If you enrolled in the Personal Retirement Income Plan on an annual statement of your account, this amount is provided to you by General Motors.

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments will be made to you or beneficiary.

Lump-sum payments

\$50,000 Basic Life Insurance
\$152,300 Colateral Life Insurance
\$17,303 Savings-Stock Purchase Program
Retirement Program contributions
\$233 Social Security death payment
\$678 Employee Stock Ownership Plan

Total

\$251,516
Plus: If you are a participant in the GM Pension Plan, you may be eligible for a lump-sum payment of \$30,500. If you are a participant in the GM Pension Plan, you may be eligible for a lump-sum payment of \$30,500. If you are a participant in the GM Pension Plan, you may be eligible for a lump-sum payment of \$30,500.

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed. If you die while actively employed, you will be eligible for the Retirement Program contribution and 10 years of credit service. If you die while actively employed, you will be eligible for the Retirement Program contribution and 10 years of credit service. If you die while actively employed, you will be eligible for the Retirement Program contribution and 10 years of credit service.

ADDING IT ALL UP

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS	\$30,459
COST OF LIVING ALLOWANCE	\$478
COST-TO-GO FOR YOUR BENEFITS INCLUDING SOCIAL SECURITY	\$2,181
TOTAL	\$33,118

IF YOU ARE ELIGIBLE FOR 3.0 WEEKS OF VACATION, AND 15 HOLIDAYS IN 1985, AT A COST OF \$3,509 TO GM.

GM's cost for your benefits is even higher than this, because you enjoy many benefits for which costs have not been calculated for this statement. These include:

- Salary continuation payments
- Unemployment and Workers' Compensation
- Vacation Accrual Plan
- GM payroll or separation advance benefits
- Supplemental Plan
- New Vehicle Purchase Program

This financial summary has been prepared for you based on data in your file as of September 30, 1984. Benefit projections have been based on changes to the plan in effect on January 1, 1980. In your future years and are approximate and not to be relied upon. For benefit and the actual amount of payment under all GM's plans that make up your benefit plan must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If your actual earnings are higher than the maximum amount subject to Social Security taxes, your Social Security benefits may be higher than the amounts shown above.

1986
GM
PREPARED FOR:
M1-48202
GMC CENTRAL OFFICE
3045 W. GRAND BLVD
DETROIT

PERSONAL BENEFIT SUMMARY YOUR SHARE OF THE GM BENEFIT PROGRAM

Based on your personal data as of December 31, 1985.

The salary you receive through your benefits is an integral part of the total income and benefits available to you and your family from General Motors. Your full benefit program includes this program, and adds to your total financial security and that of your family. Your GM benefits are among the best in the automotive industry. Further improvements were made in certain of these programs during 1985, which can enhance your opportunity for personal financial standing through GM savings and investment programs.

We are pleased to provide you with this updated summary of your GM benefits and their net worth to you and your family. The summary has been expanded to reflect the Informal Choice Plan and improvements in the Flexible Compensation Program. Your continuing confidence in the success of GM helps make these improvements possible.

Chairman

HEALTH CARE BENEFITS (Informal Choice Plan)

YOU AND ENROLLED FAMILY MEMBERS HAVE CHOSEN THE TRADITIONAL OPTION OF THE INFORMAL CHOICE PLAN. YOUR ENROLLMENT INCLUDES BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES. In most cases and for the most part, any health care costs you incur for covered services are passed directly to you. The approximate total annual cost in 1985 of applying these coverages for you, your dependents, and all other persons covered by our health care programs during 1985 is shown below.

HOSPITALS, MEDICAL, PRESCRIPTION DRUGS, HEARING AIDS, SUBSTANCE ABUSE, VISION, DENTAL, CNEIP	51,804.65
HEALTH CARE	17,414.73
DEPENDENT CARE	28,848.68
LEGAL SERVICES	14,662.05
Total	112,729.11

The average annual cost to GM of your health care coverages is \$2,631.61 FOR FAMILY COVERAGE.

FLEX 86 (Flexible Compensation Spending Accounts)

For 1986, you elect to make before-tax deposits to Flex spending accounts as follows:

YOU HAVE ELECTED TO PURCHASE SUPP. EDN INSURANCE UNDER FLEX 106

INVESTMENT PLANS Savings-Stock Purchase Program

Total Value of your Account at the end of 1985

U.S. Savings Bonds (at cost)	919,220.00
General Motors Stock (at cost)	910,912.00
GM Common Stock (at cost)	910,912.00
Income Tax	910,912.00
Profit-Sharing Plan	910,912.00
Cash	910,912.00
Total	925,591.00

The statement below shows your account status. Regular savings are displayed in the lower half of the statement. Your account status is displayed in the lower half. All is at Plus Savings. Shares of GM stock purchased with GM's contributions and with dividends on GM's contributions during 1983, 1984, and 1985 are subject to being "carried out" in accordance with the terms of the Program. Note: Plus Savings for 1983 and 1984 have been reduced by the amount of any outstanding financial you have.

YOUR REGULAR SAVINGS FROM 1/1/85 THRU 7/31/85 WAS \$162.

ANNUAL STATEMENT OF ACCOUNT

INVESTMENT	1985	1984	1983	TOTAL
U.S. Savings Bonds	919,220.00	919,220.00	919,220.00	919,220.00
General Motors Stock	910,912.00	910,912.00	910,912.00	910,912.00
GM Common Stock	910,912.00	910,912.00	910,912.00	910,912.00
Income Tax	910,912.00	910,912.00	910,912.00	910,912.00
Profit-Sharing Plan	910,912.00	910,912.00	910,912.00	910,912.00
Cash	910,912.00	910,912.00	910,912.00	910,912.00
Total	925,591.00	925,591.00	925,591.00	925,591.00

Profit Sharing Plan

Your share of the distribution of the Corporation's 1984 U.S. profits was \$543.81. If you elected to invest all or part of your share in additional Plus Savings in 1985, your amount is included in the column displayed above. If you elected to invest in the additional income dividend under the 5-year Profit Sharing option, the amount is included in Option B. If you elected to invest in GM common stock under the Profit Sharing option, the amount is included in Option C.

Employee Stock Ownership Plan

The statement below shows your account status as of December 31, 1995. It includes shares of GM common stock purchased with any voluntary contributions you make, and for the period 1975 through 1995, with matching contributions made by GM. For 1994, GM contributed shares of GM common stock equal in value to 1% of your 1994 compensation, up to \$100,000.

ANNUAL STATEMENT OF ACCOUNT

Year	End Account Balance	Contributions	Dividends	Market Value	Unvested Balance
1975	6,7166	1,6113	1,5757	6,3788	8,8224
1981	2,1766	NOT APPLICABLE		2,1766	
1995	6,8930	1,6113	1,5757	10,5556	8,8224

Based on the December 31, 1995 GM common stock price of \$71.99, the market value of these shares was \$749,45. Based on the December 31, 1995 GM Class A Stock price of \$90.87, the market value of these shares was \$33,62. The total market value of your account was \$783,07. Dividends credited are shares held in your FSP account in the amount of \$64,68, were paid to you in 1995. Interest earned during 1995 on these dividends is included in your account.

DISABILITY INCOME

Monthly Payments

If you become disabled, you may be eligible to receive salary continuation and/or disability benefits of \$2,975 PER MONTH FOR 15 WEEKS AND \$2,111 PER MONTH FOR THE NEXT 40 WEEKS. If you remain disabled, you may be eligible for continuing disability benefits from several sources, including \$1,669 per month to age 65. Thereafter, you may be eligible for continuing Social Security benefits of \$912 per month plus GM retirement benefits of \$620.60 payable for life. In addition, if you have a dependent spouse and one or more children, they could receive up to \$955 per month from Social Security.

Retirement benefits are payable only for employees with ten or more years of credited service.

ADDING IT ALL UP

The combined GM benefit plans add significantly to the total pay you receive for the work you do. On an annualized basis, your salary is \$35,700. COST TO GM FOR YOUR BENEFITS INCLUDING FOR SOCIAL SECURITY \$11,622. TOTAL \$47,322. YOU ARE ELIGIBLE FOR 3.0 WEEKS OF VACATION, AND 14 HOLIDAYS IN 1996, AT A COST OF \$3,782 TO GM.

GM's cost for your benefits is even higher than indicated, because you enjoy many benefits for which GM has not been charged for this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Health Assistance Plan
- GM profit sharing plan
- Supplemental Plan
- New Vehicle Purchase Program

Note: Important information is included on the reverse side of this form.

RETIREMENT BENEFITS

Estimated retirement benefits are based on the assumption that your current pay will stay the same until retirement. Retirement payments are for your lifetime only. Your election of survivor benefits would reduce these amounts. Estimates of your retirement income at other ages are available upon request from your Personnel Office.

Plus: If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 30):

- You may (1) take your Savings Stock Purchase Program account in a lump sum, (2) defer receipt to the year after the year you attain age 70, or (3) convert your account to a lifetime annuity.
- Your health care coverage will be continued for your lifetime.
- A portion of your Life Insurance and Personal Accident Insurance may be continued for your lifetime. Optional Life Insurance may be continued until age 70.

Plus:	914.60
From the Retirement Program:	
— Mandatory benefits	\$992.00
— Contributory benefits	\$783.00
From Social Security:	
— Your self	\$922.00
— Survivor's annuity at age 65	\$661.00
Total Monthly	\$3,158.60

* ASSUMES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary.

Lump-Sum Payments

• \$783,000 Basic Life Insurance	
• \$175,000 Optional Life Insurance	
• \$25,000 Savings Stock Purchase Program	
• \$25,000 Retirement Program contributions	
• \$25,000 Social Security death payment	
• \$783,000 Employee Stock Ownership Plan	
Total	\$2,711,000

Plus: \$35,050 Extra Accident Insurance
\$35,050 (based on company business)

Plus:

GM will pay for health care coverage for your spouse and eligible children if you die while actively employed (provided you):

1. Elect the Retirement Program death-benefit paying service option and had 10 or more years of credited service.
2. Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 35).

If you elect the Retirement Program death-benefit paying service option, your estate will continue to pay for your health care coverage.

INCOME SECURITY

IF YOU ARE Laid Off, YOU MAY BE ELIGIBLE FOR 12 SEMI-MONTHLY PAYMENTS OF \$1,115.66 UNDER THE LAYOFF BENEFIT PLAN. THEREAFTER, YOU ARE ELIGIBLE FOR 12 SEMI-MONTHLY PAYMENTS OF \$892.52. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY GM PAY RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

Through December 31, 1995, your credited service is 7 YEARS AND 9 MONTHS.

Your contributions are:

From 7-1-77 to 12-31-79: \$14.60
After 12-31-79: \$14.60

If you work for GM until age 65 in 2020, your estimated monthly retirement income would be:

From the Retirement Program:
— Mandatory benefits \$992.00
— Contributory benefits \$783.00
From Social Security:
— Your self \$922.00
— Survivor's annuity at age 65 \$661.00
Total Monthly \$3,158.60

Plus: \$35,050 Extra Accident Insurance
\$35,050 (based on company business)

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Plus: \$35,050 Extra Accident Insurance
\$35,050 (based on company business)

HEALTH CARE BENEFITS

The General Motors health care programs provide protection for you and your eligible dependents against a wide range of health care expenses.

Generally, basic hospital, surgical, medical, prescription drug, and hearing aid coverages are provided through "The General Motors Plan" (GMP). Dental, substance abuse, and vision coverages also are provided. If you pay part of the cost, additional coverage is available through the Comprehensive Medical Expense Insurance Program (CEMP). If you are covered by CEMP, you are offered a choice, annually, among three health care options. In the extent they are available in your area:

- the Traditional Insurance option
- the Preferred Provider Organization (PPO) option
- the Health Maintenance Organization (HMO) option

All of the General Motors health care programs are designed to provide quality care on a cost-effective basis.

There are no restrictions concerning benefits provided under each program or option are available at the Personnel Office of your GM employing unit.

FLEXIBLE COMPENSATION PROGRAM

The Flexible Compensation Program gives you several options to customize your total compensation. For example, you can trade in part of your life and extra retirement savings for health insurance and/or dental coverage for credits or cash. You can purchase supplemental extended disability benefit coverage if you have under 10 years' service. You can use pre-tax dollars to fund your contributions (if any) for Comprehensive Medical Expense Insurance Program (CEMP), Health Maintenance Organization (HMO), and/or health care coverage for sponsored dependents. With certain contributions from your pay, or both, you can establish a Health Care, Dependent Care, and/or a Legal Services spending account. The spending accounts enable you to cover specified expenses in a tax-effective manner.

Plan on Your Assets

Although any pre-tax contributions to Flex will lower your pay for income tax purposes, they will not lower your pay for determining pay-related GM benefits, such as:

- Retirement benefits
- Savings Stock Purchase Program (SSPP)
- Life insurance
- Disability benefits

However, there would be a reduction in GM's contribution to your Employee Stock Ownership Plan account, since federal law requires this contribution to be based on your taxable earnings.

INCOME SECURITY

Classified employees with 10 or more years of service at the time of layoff (10 or more years of service if the layoff is due to a plant closing) may be eligible to receive Income Protection Plan (IPP) benefits after exhausting benefit entitlements under the Layoff Benefit Plan (LBP). IPP benefits can continue until the employee retires, or other General Motors employment becomes available. Depending on the number of years of service, each monthly income benefit can range from 60% to 100% of the employee's base pay as of the last day worked, reduced by any earnings received and statutory or GM retirement pension benefits for which the employee becomes also eligible.

INVESTMENT PLANS

In 12-2005 GM paid a dividend of one share of new Class H Stock on each 20 shares of Class B stock owned by 6,500 GM employees. When this statement was prepared, these shares had not yet been appropriated to individual accounts by 6,500 GM employees.

DISABILITY INCOME

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- Monthly installment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings Stock Purchase Program, including GM's contributions.
- Full-entire Employee Stock Ownership Plan account balance.

PERSONAL RETIREMENT INCOME PLAN

You may contribute up to \$10,000 annually (\$22,500 if you have a non-working spouse, \$30,000 if you have a working spouse who earns at least \$20,000 annually) to an Individual Retirement Account (IRA). Through the convenience of payroll deductions, you can make contributions to the Personal Retirement Income Plan, sponsored by General Motors Financial Inc. The amount you contribute is deductible from your gross income for Federal tax purposes. If you are enrolled in the Personal Retirement Income Plan, an annual statement of your account has been provided to you by Fulcrum.

NOTE

This Personal Summary has been prepared for you based on data in your file as of December 31, 1995.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you request them from the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown on the reverse side.



GND CENTRAL OFFICE
 3064 W GRAND BLVD
 DETROIT
 MI 48202

PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM

PREPARED FOR:

Based on your personal data as of December 31, 1936.

General Motors is pleased to present you with this detailed summary of your GM benefits and their net worth to you and your family. While your salary is a major part of the compensation you receive, your GM benefit package also contributes a significant and often overlooked part of your total compensation. We believe that what is reflected here is one of the finest benefit packages in the American industry.

Please recognize that these health benefit coverages are provided at a significant cost to GM and represent a 30 million dollar investment in the Corporation's workforce and its ability to remain competitive. Indeed, the numerous cost reduction measures with various benefit programs, especially in the case of life care, is a matter of increasing concern. Nevertheless, our benefit programs have been, and continue to be, viewed as sound and fundamental investments in your health and well-being. Therefore, you will agree that all of us now more than ever need to insure that these benefit coverages are utilized in a prudent and cost-effective manner. We do have a role to play in managing care in this area if we are to improve our competitive position.

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HEALTH CARE BENEFITS (Informed Choice Plan)

YOU AND ENROLLED FAMILY MEMBERS HAVE CHOSEN THE TRADITIONAL OPTION OF THE INFORMED CHOICE PLAN. YOUR ENROLLMENT INCLUDES BASIC DENTAL VISION AND MAJOR MEDICAL COVERAGES.

HOSPITALS MEDICAL

HOSPITAL/STUDY/CLINICAL
PRESCRIPTION CHRG
HEARING AID
SUBSTANCE ABUSE
VISION
GENERAL
CMBP

$$\begin{array}{r} 116,516,661,226 \\ \underline{235,905,154} \\ 116,516,661,226 \end{array}$$

The average normal cost to call ed health care coverages for you and others is \$2,701.27 for family coverage.

FLEX 87 (Flexible Compensation Spending Accounts)

[illegible]

საქართველოს მთავრობის
განცხადება

YOU HAVE ELECTED TO PURCHASE SUPPLEMENTAL EOB INSURANCE UNDER FLEX "B".

RETIREMENT BENEFITS

INVESTMENT PLANS

Savings-Stock Purchase Program

Total Value of Your Account at the end of 1986

The statement below shows your account status. Regular contributions are deposited in the upper half of each investment saving action. Funds Savings are deposited in the lower half. GIC is in Funds Savings. Shares of GIC, stock purchased with all contributions and withdrawals are in GIC contributors' equity. 1994, 1995, and 1996 are allocated to be "earned cash" in accordance with the terms of the Program. 1996 Plus Savings for 1994, 1995 and 1996 have been reduced by the amount of any outstanding loans you have.

[illegible]

ANNUAL STATEMENT OF ACCOUNT

	Report 133	BM	ME	RM	TOTAL
Year 01/02	9604.00		6182.00	3141.00	51,997.00
	93,161.00		95,453.81	95,685.00	613,819.41
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1977-1978 Annual Report of the American Society of Human Genetics

Profit Sharing Plan

Your share of the distribution of the Corporation's 1985 U.S. profits was \$55,348 . If you decided to invest all or part of your share as additional Profit Savings in the SIPP in 1986, the amount to be included in the upcoming calendar year's income tax return is \$55,348 . If you decided to invest the upcoming amount in the SIPP Profit-Sharing Option, the amount is included in Question 8. If you elected to invest in CMA common stock under the Profit-Sharing Option, the amount is included in Question 2.

Employee Stock Ownership Plan—Annual Statement Of Account

YOU HAVE ELECTED TO PURCHASE SUPPLEMENTAL LIFE INSURANCE UNDER PLAN 787.

RETIREMENT BENEFITS

Through December 31, 1986, your elected service is 8 YEARS AND 9 MONTHS.

Your contributions are:
From 7-1-77 to 7-1-78 \$221.42
After 7-1-78 \$0.00
If you work for GM until age 65, your estimated monthly retirement income would be:

From the Retirement Program:
— Noncontributory benefits \$992.00
— Contributory benefits \$1,036.00
Final Social Security \$962.00
— Pension \$431.00
— Dependent spouse at age 65 \$3,471.00
Total Monthly \$5,421.00

* ASSURES CONTINUED CONTRIBUTIONS TO AGE 65 AND NO WITHDRAWALS.

SURVIVOR BENEFITS

In the event of your death while employed by GM, the following payments are available to your beneficiary:

Monthly Payments

From the Insurance Program:
\$500 to an eligible survivor, for up to 24 months (\$500 if certain Social Security benefits are payable). If the beneficiary is your spouse, 11 years upon your death was payable for 10 or 21 years, depending on when you died. If you were 55 or older, total \$5,000 or more, would be paid \$500 a month until the earlier of (1) age 65, (2) remarriage, or (3) entitlement to survivor's Social Security benefits because of your death.

From the Retirement Program:
A noncontributory benefit of \$17.75 PER MONTH, for your spouse's lifetime when insurance program survivor benefits are not payable or waived. Contributory benefits of \$17.75 PER MONTH would begin immediately for your spouse's lifetime in the event of retirement or disability. Social Security could pay a surviving spouse and child as much as \$1,734 PER MONTH.

Other Elected Life Insurance—Spouse

NOT ELECTED Life Insurance—Spouse
Contributory Personal Accident Insurance—Spouse
Contributory Personal Accident Insurance—Child Child
Contributory Personal Accident Insurance—Grandchild
Contributory Personal Accident Insurance—Grandchild

INCOME SECURITY

IF YOU ARE LAYED OFF, YOU MAY BE ELIGIBLE FOR 12 SEMI-MONTHLY PAYMENTS OF \$1,265.43 UNDER THE LAYOFF BENEFIT PLAN. THEREAFTER, YOU MAY BE ELIGIBLE FOR 12 SEMI-MONTHLY PAYMENTS OF \$1,265.43. THESE PAYMENTS WILL BE REDUCED BY UNEMPLOYMENT COMPENSATION TO WHICH YOU ARE ENTITLED, STATE DISABILITY BENEFITS AND ANY PAY RECEIVED, AND 75% OF ANY EARNINGS RECEIVED FROM ANOTHER EMPLOYER OR FROM SELF-EMPLOYMENT.

Employee Stock Ownership Plan—Annual Statement of Account

This statement shows your account status as of December 31, 1986. Shares purchased with any voluntary contributions and shares purchased with GM matching contributions for Plan Years 1977-1982 are included below with your 1986 GM Plan Year 1986-1987. For 1986, GM contributed shares of GM common stock (\$5.23 per share) to your account which are equivalent to 1/2 of 1% of your annual compensation as of \$120,000.

GM Common Stock	Per Share			Total Shares	Total Value	Market Value
	1986-1987	1985-1986	1984-1985			
Paid	10,573.56	11,884.13	12,459.97	35,917.66	\$66.23	\$2,375.47
Cost	822.91	NOT APPLICABLE	822.91	1,645.82	62.12	\$20.66
Total	9,750.65	11,884.13	12,459.97	34,271.84	64.01	\$21.81
Total Market Value						\$867.35

* As of December 31, 1986

Note: This statement shows the added dividend GM paid on 12-30-86 for the 1984 Plan Year assets of your share of new GM common stock for each 23 shares of GM common stock, \$5.23 per share. Cash dividends for your account were paid to you in December, 1986. Dividends earned on these dividends during 1986 is included in your account.

DISABILITY INCOME

Monthly Payments

If you become disabled you may be eligible for disability income and/or disability benefits of \$3,215 PER MONTH FOR 13 WEEKS AND \$2,911 PER MONTH FOR THE NEXT 40 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources totaling \$1,929 per month to age 65. Thereafter, you may be eligible for continuing Social Security benefits of \$949 per month plus GM retirement benefits of \$1,734 per month payable for life. In addition, if you have a dependent spouse and one or more children, they could receive up to \$1,929 per month from Social Security.

Continuing disability benefits are payable only for employees with ten or more years of credited service.

ADDING IT ALL UP

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis:

YOUR SALARY IS \$30,580
COST TO GM FOR YOUR BENEFITS INCLUDING \$2,758
FOR SOCIAL SECURITY \$11,737
TOTAL \$45,075

* YOU ARE ELIGIBLE FOR 12 WEEKS OF VACATION AND 15 HOLIDAYS IN 1987, AT A COST OF \$9,555 TO GM.

GM's cost for your benefits is even higher than indicated, because you enjoy many benefits for which GM does have not even calculated for this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Health Maintenance Plan
- GM life or separation allowance benefits
- Suggestion Plan
- New Vehicle Purchase Program

HEALTH CARE BENEFITS

This General Motors health care program provides protection for you and your eligible dependents against a wide range of health care expenses.

Generally, basic hospital, surgical, medical, prescription drug, and hearing aid coverages are provided through "The Interim Plan" (HIP). Dental, substance abuse, and vision coverages also are provided. If you pay part of the cost, additional coverage is available through the Comprehensive Medical Expense Insurance Program (COMEP). If you are covered by COMEP, you are offered a choice, annually, among three health care options, to the extent they are available in your area.

- the Traditional Insurance option
- the Preferred Provider Organization (PPO) option
- the Health Maintenance Organization (HMO) option

All of the General Motors health care programs are designed to provide quality care on a non-exclusive basis. Descriptive materials concerning benefits provided under each option are available at the Personnel Office of your GM employee unit.

FLEXIBLE COMPENSATION PROGRAM

The Flexible Compensation Program gives you several options to customize your total compensation. For example, you can trade in part of your life and extra accident insurance, survivor income benefit insurance and life dental coverage for cash. You can purchase Supplemental Extended Disability Benefit coverage if you have under 10 years' service. You can use pre-tax dollars from your pay to fund your contributions to any of the Comprehensive Medical Expense Insurance Program (COMEP), a Health Maintenance Organization (HMO), and/or health care coverage for dependent dependents. With credits, contributions from your pay, or both, you can establish a Health Care, Dependent Care, and/or a Legal Services spending account. The spending accounts enable you to cover specified expenses in a tax-effective manner.

Gift of Other Benefits

Although any pre-tax contributions to FICA will lower your pay for income tax purposes, they will not lower your pay for determining pay-related GM benefits, such as:

- Retirement benefits
- Savings Stock Purchase Program (S-SP)
- Life Insurance
- Disability benefits

However, there would be a reduction in GM's contribution to your Employee Stock Ownership Plan account, since federal law requires this contribution to be based on your taxable earnings.

INCOME PROTECTION PLAN

Classified employees with 15 or more years of service at the time of layoff 156 or more years of service if the layoff is due to a plant closing may be eligible to receive Income Protection Plan (IPP) benefits after exhausting benefit entitlement under the Layoff Benefit Plan (LBP). IPP benefits can continue until the employee retires, or other General Motors employment becomes available. Depending on the employee's years of service, supplemental income benefits can range from 20% to 50% of the employee's base pay as of the last day worked, reduced by any earnings received. Voluntary benefits received and GM retirement/pension benefits for which the employee becomes eligible.

RETIREMENT BENEFITS

If you have not waived survivor coverage under the Retirement Equity Act (REA), you now may have this coverage in effect for your eligible spouse. In that event, your lifetime monthly Part A basic retirement benefit will be reduced permanently for each year this coverage is in effect in accordance with the following schedule:

Percentage Reduction of Your Monthly Part A Basic Benefit For Each Year in Which the REA Pre-Retirement Survivor Coverage is in Effect	
Your Age	Under 44
Under 44	1%
44-54	1.5%
55 & Over	2%

*1.5% per year will be made for each year in which you have any coverage.

DISABILITY INCOME

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled, including:

Monthly payment payments of basic life insurance following expiration of extended disability benefits because you had less than 10 years of credited service when you became totally and permanently disabled.

Monthly installments of Personal Accident Insurance.

- Entire account balance under GM Savings Stock Purchase Program, including GM's contribution.
- Entire Employee Stock Ownership Plan account balance.

PERSONAL RETIREMENT INCOME PLAN

You may contribute up to \$2000 annually (\$2500 if you have a non-working spouse, \$4000 if you have a working spouse who earns at least \$2000 annually) to an Individual Retirement Account (IRA). Through the convenience of payroll deductions, you can make contributions to the Personal Retirement Income Plan, sponsored by General Motors Distributors, Inc. Beginning with the 1997 tax year, this amount you contribute may continue to be deductible from your gross income for Federal tax purposes, based upon the following schedule:

YOUR ADJUSTED ANNUAL GROSS INCOME		PERCENT OF IRA DEDUCTIBLE	
\$	%	%	MAXIMUM
25,000 or less	100	100	100
25,000 - 30,000	100 to 50	100	100
30,000 - 35,000	50 to 0	100	100
35,000 - 40,000	0	100	100
40,000 - 45,000	0	100 to 50	50 to 0
45,000 - 50,000	0	50 to 0	0
50,000 and over	0	0	0

*Filing jointly.

If you are enrolled in the Personal Retirement Income Plan an annual statement of your account has been provided to you by Planam.

NOTE

This personal summary has been prepared for you based on data in your files as of December 31, 1996.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan. General Motors Corporation reserves the right to amend, change or terminate the Plans and Programs described in this statement.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown on the reverse side.